UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA
RICHMOND DIVISION

Name of debtor: Clifton Wilson

Case No. 09-36667-DOT

Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002-1.

Name of creditor: OneWest Bank, FSB

Court claim no. (if known): 2

Last four digits of any number you use to identify the debtor's account: xxxxxx3925

Date of payment change:
Must be at least 21 days after date of this notice: 03/01/2013

New total payment:
Principal, interest, and escrow, if any $2,071.42

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No.
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

____

Current escrow payment: **$333.81** **New escrow payment:** **$382.88**

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable rate note?

☒ No.
☐ Yes. Attach a copy of the rate change notice, prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

____

Current interest rate: ______ % **New interest rate:** ______ %

Current principal and interest payment: ______ **New principal and interest payment:** ______

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No.

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. *(Court approval may be required before the payment change can take affect.)*

Reason for change: ______________________

Current mortgage payment: __________ **New mortgage payment:** __________

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☐ I am the creditor. ☒ I am the creditor's authorized agent.
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Jennifer A. Pfieffer
Signature

Date: 02/07/2013

Print: Jennifer A. Pfieffer
First Name Middle Name Last Name

Title: Authorized Agent for OneWest Bank, FSB

Company: Brice, Vander Linden & Wernick, P.C.

Address: 9441 LBJ Freeway, Suite 250
Number Street

Dallas, Texas 75243
City State Zip Code

Contact Phone: (972) 643-6600 Email: pcninquiries@bwwlaw.com

Certificate of Service

I certify that the foregoing notice has been served electronically on the Debtor's Counsel and the Chapter 13 Trustee and has been mailed to Debtor at the following address on or before Febuary 8 2013

Debtor's Attorney Information
Richard James Oulton
The Debt Law Group, Pllc
2800 N Parham Rd Ste 100
Henrico, VA 23294

Debtors Information
Clifton Wilson
14800 Western Mill Rd
Lawrenceville, Virginia 23868

Chapter 13 Trustee Information
Robert E. Hyman
P.O. Box 1780
Richmond, Virginia 23218-1780

Respectfully Submitted,

/s/ Jennifer A. Pfieffer